

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Amy Lauer et al.	Examiner:	Unknown
Serial No.:	Unknown	Group Art Unit:	Unknown
Filed:	March 18, 2004	Docket No.:	T634.105.101
Title:	PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS		

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

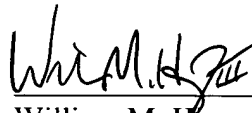
Sir:

Pursuant to 37 C.F.R. § 1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached form PTO-1449. One copy of each "Other Document" is enclosed. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed within three months of the U.S. filing date. No certification or fee is required.

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Respectfully submitted,



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CERTIFICATE OF EXPRESS MAIL

"Express Mail" mailing label number EV 365585429 US. Date of Deposit: March 18, 2004. I hereby certify that this paper is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is addressed to Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Vernell Beal
Name of Person Signing


Signature

FORM PTO-1449 MODIFIED INFORMATION DISCLOSURE CITATION IN AN APPLICATION				Docket No.: T634.105.101		Application No.: Unknown	
				APPLICANT: Amy Lauer et al. FILING DATE: March 18, 2004 GROUP ART UNIT: Unknown			
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	4,510,006	04-1985	Lawson				
	4,778,153	10-1988	Bachman et al.				
	5,829,790	11-1998	Phillips				
	6,589,624	07-2003	Lee				
	6,666,378	12-2003	Dávila et al.				
	6,682,099	01-2004	Laurash et al.				
	2002/0019776	02-2002	Simpson				
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO	
OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)							
	"Book Sense Announces a Lower Minimum for Gift Cards," news.bookweb.org/graphics/podbw/20031120.pdf , November 20, 2003.						
	"Instant-Issue Cards," < http://www.tbcardworks.com/products.html >						
	"Loyalty Cards," < http://www.tbcardworks.com/loyaltycards.html >						
	"Retailers Discovering Benefits of Gift Cards," < http://www.retailers.com/news/retailers/03may/mr0503giftcards.html >						
	"Using a Sephora Gift Card," < http://www.sephora.com/customer_service/csr_controller.jhtml?csrSection=ordering&csrSub=orderGiftCard >						
EXAMINER SIGNATURE				DATE CONSIDERED			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.							